JOURNAL
OF AMERICAN INSURANCE

NOVEMBER, 1960 Vol. 36, No. 11

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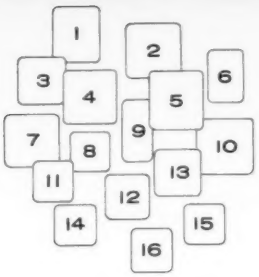

HALLMARKS OF THE FREEDOM, liberty, opportunity and unfettered public opinion in our American system are indelibly engraved in our political symbols. Some 50 or more notable ones have appeared over the years, of which there is a sampling in our front cover gallery.

1—Democratic-Republican Party, 1790, antecedent of Democratic Party. George Washington president.

2—Whig, 1840, antecedent of Republican party. Harrison (W) elected on slogan of "Log Cabin and Hard Cider."

3—Democratic, 1844. Polk (D) elected.

4—Democratic National Committee, 1852. Pierce (D) elected.

5—Republican National Committee, 1854.

6—Sagenichts campaign emblem against American (Know Nothing) Party, 1856. Buchanan (D) elected.

7—Thomas Nast Democratic symbol, 1870.

8—Greenback Party, 1876. Hayes (R) elected.

9—Republican, 1864. Lincoln (R) elected.

10—Thomas Nast Republican elephant, 1874.

11—New Deal, 1936. Roosevelt (D) elected.

12—League of Women Voters, 1918.

13—Bull Moose, 1912. Wilson (D) elected.

14—Progressive, 1936, Roosevelt (D) re-elected.

15—Townsend Plan, 1936.

16—Progressive, 1948, Truman (D) elected.

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For the growing millions of our aged people,

the injured and the disabled, here is THE MEDICINE

OF THE FUTURE

By Dr. Howard A. Rusk

THIRTEEN YEARS and 40,000 patients after inauguration of our rehabilitation program at Bellevue, incredulous friends still ask, "How do you do it? What is the magic about this?"

A lot of hard work and a certain amount of imagination are required. But the heart of the program is the simplest thing in the world. We test these patients for 137 inherent needs in daily living. Can you brush your teeth? Can you comb your hair? Can you dress yourself? Can you get from the bed to a wheel chair? Can you stand? Can you put on your own braces? Can you walk? If so, can you get up and down a curb?

One of our most memorable patients, for example, was a prisoner in her own home for 28 years because there was a veritable wall around her—the 8-inch curb at the edge of the sidewalk. A polio patient, she was a quadriplegic who could walk a crab-like gait on crutches and had about 75 per cent use of her hands but couldn't get up and down a curb. She had undergone 26 assorted surgical procedures, including four spinal fusions. She had a home teacher and had graduated from high school. She could type well and she had a lovely personality, but she still couldn't get up and down a curb and therefore was homebound. She had had polio when she was 2 and was 30 when she was brought to us.

It took seven months to teach that girl a technique whereby she could manage a curb. We had to redevelop every rib and muscle she had until finally one day, with the help of the doctors and the nurses and the patient, mostly she herself, she learned that if she threw the bad foot back and caught the edge of her heel on the curb, then with a little flip that she had mastered, she was up. Once she did it, she repeated it 10 times that morning and 20 times that afternoon and 50 times the next day, which was Friday, and we discharged her.

That girl took a full-time job on the Bellevue switchboard on Monday morning. She has been filling that job capably for eight years now, has never missed a day, never been late.

She is the Helena of rehabilitation. Every year we are rehabilitating some 400,000 of these

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DR. RUSK, first and present director of the Institute of Physical Medicine and Rehabilitation, New York University Medical Center, is also chairman of the Department of Physical Medicine and Rehabilitation at the university. As wartime Chief of Convalescent Services, U. S. Air Force, he originated and directed the air force's convalescent rehabilitation program for which he was awarded the Distinguished Service Medal. Among his many honors and distinctions is the Physician's Award (1958) presented annually by the President's Committee on Employment of the Physically Handicapped. He is a leading exponent of rehabilitation programs such as are conducted by a number of mutual casualty insurance companies in the field of workmen's compensation insurance. As a writer and foremost authority in his field, he is an associate editor of The New York Times.

Dr. Rusk with paralyzed baseball star Roy Campanella whose progress has dramatized the possibilities of rehabilitation.

people in our federal and state effort and in the non-governmental programs such as the one at Bellevue and the 100 to 150 rehabilitation services available throughout the country.

Heartening as these cases are, the challenge of the future is a bit frightening and disturbing. Each week in the U. S. there are about 160,000 industrial accidents of sufficient severity to require medical attention. About one-third are minor ones in which no time is lost from work and no compensation payments are involved. Of the remaining two-thirds, a high percentage cause only temporary, short-term disability. But in all the remaining cases the disability is of such severity or potential severity that comprehensive rehabilitation service is required if the disabled worker is to return to employment.

That's only a fraction of the challenge. One out of every three individuals in the United States who retires beyond the age of 60 has a dependent beyond the age of 80. When you think of the change of income and the change of status among this one-third of all the people who retire, you get some idea about the economic impact. Today, 15 million people in the U. S. are beyond the age of 65. Every medical advance "compounds the felony." We are keeping people older, longer, to get all the disabilities that come with an aging population. If we don't do something about utilizing the chronically ill, the physically disabled and those over 65 in our economy, by 1980 every able-bodied worker in the country will have one of these persons on his back in addition to his dependent family.

We started doing something about it at Bellevue in 1947—the first comprehensive program in any general hospital. We set it up as a service program in the third phase of medical responsibility. The first phase is prevention; the second is definitive care, medical or surgical; and the third phase in rehabilitation is that hiatus between the bed and the job.

Now, 80 per cent of the cases can have rehabilitation services carried out by their own physicians in the general hospital, and they can do it very well, if they will just follow the rules that are already in the literature. But for the

Focus of Dr. Rusk's work, the Institute is the largest center of its kind in the world for services in physical medicine and rehabilitation. It has facilities for 111 inpatients and 160 outpatients, many of whom are children.

→

Children coming to the Institute get physical, occupational, speech and hearing therapy, social and psychiatric counseling, schooling and recreation. Emphasis is placed on parent training and counseling. Blind children are special wards.

Rehabilitation's omega goal is to teach maximum independence in all areas of daily life by developing muscle power, skill and co-ordination. For supplying devices needed for specific activities, the Institute maintains a self-help device unit.

Standards of production and accuracy as set by industry govern in the occupational therapy services of the Institute. Training in 42 arts and crafts is offered to help patients in their self-sufficiency and productivity.

other 20 per cent, they have to go to a center equipped with all the facilities such as we have at Bellevue to meet a fourfold objective—physical, emotional, social and vocational.

In the Bellevue program, we even see all of our elective amputees before the leg is amputated. We take along, whenever possible, an amputee. We demonstrate a leg and we tell the patient everything—how much the leg costs, that the wearer has to be trained, that the stump has to be shrunk and what the man can and cannot expect from a prosthesis. We tell him the exercises he will take postoperatively. We tell him why he can't keep his stump on a pillow the first few weeks because if he does, it will take us eight weeks of hard and painful work to get out the flexion contractures.

Then when the stump is healed, usually in about 10 days, the patient comes to us for training, first to learn to crutch walk in balance.

We have one unbreakable rule: No one can tell a patient what he can't do until he has given him an opportunity to try. We have also found through experience that it is absolutely fundamental to keep an umbilical thread with the patient the rest of his life so he can see that here is a home base. If he gets into trouble or has problems that can't be answered, or if he gets discouraged or disturbed, he can write or come back and get the information he needs.

So there is no pat answer to the often-asked question, "How long does it take to rehabilitate a disabled person?" We have part of the answer. We have just finished an evaluation of our first 3,000 patients with hemiplegia. Their average age was 63 and the average time from the stroke to the beginning of training was nine months. That is about eight months too long. The average training time with the inpatients was seven weeks. Eighty-eight per cent of this group had been successfully taught to meet the needs of daily living, to ambulate by some means and to live non-institutional lives. Thirty-eight per cent of them resumed gainful work.

In the case of our paraplegics 40 or younger, the average training time is 120 days. Our quadriplegics average about 150 to 160 days of training. Five years ago we thought they were hopeless, helpless physicals. We don't feel that way now. We are getting 80 per cent of these youngsters back into school or back into jobs where they can be of use. I say "youngsters" because 80 per cent of them are in their late teens or early 20's, the victims of diving accidents, auto accidents and other mishaps responsible for 90 per cent of their disabilities.

This is the medicine of the future, whether medical students or doctors like it or not. Our

aging population being what it is, rehabilitation is the only hope until we get specific answers to cancer and heart disease and arteriosclerosis and diabetes and the debilitating diseases. And if it is properly used, it offers real hope.

It is proving so for patients and practitioners from all parts of the world and has earned for Bellevue the appellation of "United Nations for rehabilitation." Patients have come from widely scattered points on the globe: a French jockey paralyzed from a racing accident at Lonchamps; a bright-eyed Bolivian youngster born with malformed limbs; a business executive from South Africa, paralyzed on one side from a stroke. Physicians, nurses and specialists have come from far-off places for advanced training.

Bellevue-Trained Physicans Are in Demand

Top centers throughout our own country are now being run by physicians we have trained. We started with one young doctor 12 years ago. We have 71 in training at the present time. And we have 10 jobs for every one that comes out. One of our men is at the National Institute of Health, Bethesda, Maryland. Another has just recently gone to the University of Virginia. One is going back to India to set up the first rehabilitation program for the rehabilitation of lepers, among whom there are twice as many hand disabilities as there are from all the other medical conditions known to man.

Thus we can say with both confidence and conviction that rehabilitation is the medicine of the future. We have found in stroke patients that there is absolutely no correlation between the severity of the neurological insult and the results in rehabilitation. We have had patients who remained completely paralyzed but who were able to go home, make good adjustments and do well. We have had others who had only a little residual paralysis in one hand who did poorly. But three things correlate in every single instance. These people do well if they have a home to go to, if they have a job to take up or if they have someone who loves them.

Our strongest ally is understanding; our greatest tool is education. Beyond that there is research; there are some fascinating projects crying for help. I can name offhand a half-dozen urgent projects that have to do with aging and spinal cord regeneration and a number of other things that would be wonderful undertakings for the casualty insurance industry to support on an organized basis.

This is not a plea for charity or philanthropy. Rehabilitation is strictly good sense and sound business. We can document that every dollar spent in this program comes back in taxes in the first three years after an individual is rehabilitated. That is the very reason we have a program in every city hospital in New York.

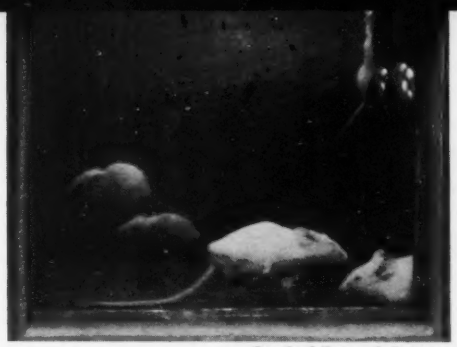
Industry also has begun to realize how valuable these people are as workers, not only from the production standpoint but also from the standpoint of industrial relations, and how effectively workmen's compensation costs can be reduced by rehabilitation.

Look at the record in Wisconsin, the first state that passed a workmen's compensation law to be held constitutional by the courts. That was almost 50 years ago. On the day the law became effective, one of the very first workmen's compensation insurance programs in the country was started by the Employers Mutual Liability Insurance Company, of Wausau, for one of the paper mills in the state. I have just been shown some of the recent figures on the rehabilitation program of Employers Mutual. On 43 cases (1950-60) which completed training in rehabilitation centers there was an estimated saving in medical costs alone which may amount to as much as $3.1 million. Before rehabilitation these men were hospital patients under nursing care. Nearly a quarter of a million dollars were spent on medical expenses for them at various rehabilitation centers, with a total cost of $3,617,319. Following rehabilitation, they were able to get along with a minimum of medical care, and eight of them returned to gainful employment.

Rehabilitation Serves Industry, Society

Industry and society both are ahead, financially and every other way, if 90 per cent of our paraplegics can get home, meet the needs of daily living and in many cases go back to work without constant attention and with a minimizing of recurrent illnesses.

But the greatest asset of these disabled persons is something which can't be measured in dollars. It is their spirit — the unquenchable spirit of people who through opportunity and courage have overcome their disabilities and taken their place in the world again. ⊙



Stanford Research Institute

These mice panic when bells ring in a container offering no apparent escape. Families often react this way in home fires because they lack training.

"Blindman's buff," one of the games in the series "Play for Your Life," teaches children to protect themselves from smoke and fumes with cloth masks.

These games and drills assure priceless rewards in lives saved during home fires.

A GALLOPING HOUSE FIRE was started by an Iowa father who foolishly sloshed gasoline onto waning embers in a wood stove. Quickly he evacuated three young children from the first floor of their wooden dwelling. Admonishing them to stay outside, he re-entered the house to save six other children sleeping on the second floor. Unfortunately the trio apparently mis-

NO GAMBLE WITH DEATH

No Gamble With Death

Each year there are 500,000 home-fire occasions when foresight and training, shown in these mutual insurance lessons, might save many lives of endangered people.

Liberty Mutual Insurance Company Photos

Even children too short to reach fire alarm boxes should be shown how to pull the alarm lever. It is important that every family member be familiar with the location of the nearest alarm box.

"Hello, central," another lifesaving game, teaches children and adults to calmly call the fire department from a neighbor's house, giving the correct number and street of burning dwelling.

Possibly the most important home fire defense the family can learn is not to open hot doors to admit flames, smoke and lethal fumes. A game teaches this.

"Jacob's ladder," an exercise in which dad carries children from upstairs bedrooms, cues the family on placement, use of ladders. Regular fire drills test the escape routes.

While lifesaving is the key lesson of home fire drills, families can help fire fighters by knowing how to find, use, water, extinguishers.

understood their father and followed him inside. Ironically, the six children on the second floor jumped or were thrown to safety, but the first three youngsters perished.

This tragic incident added three children to the terrible total of 6,700 persons who die each year in dwelling fires. Nearly 2,150 victims are children under 14. Many of them die because their parents, like the Iowa father, fail to teach them rudimentary rules.

When fire strikes, a cardinal rule of lifesaving is: "Once out, stay out." A simple dinner table talk and a few home fire drills might have saved the Iowa children from misunderstanding garbled directions given in panic.

Foresight and a little training will save countless other children as the home heating season reaches its peak in many parts of the country. Last year 558,000 U. S. homes were destroyed or damaged by fire. Nearly 1,550 residential fires break out each day, a rate of one every 64 seconds. Modestly estimated, the damage caused by these fires is $309 million annually. But the greatest tragedy of dwelling fires is not the loss of dollars, homes or cherished possessions. Worst of all is the number who die.

Children, Invalids Must Know Fire Rules

Agencies concerned with fire losses have long emphasized that family members, particularly children and invalids, must be taught how to get out of the house in case of fire and how to protect themselves in a burning building. One dramatic presentation of lifesaving lessons is "Play for Your Life," a lecture-demonstration that turns emergency procedures into games. Devised by Liberty Mutual Insurance Company in 1949, the "Play for Your Life" program, directed by K. Thomas Call, has taught more than half a million Americans to act sensibly and efficiently in case of fire.

Homeowners are advised to find at least two fire escape routes for every room, especially bedrooms. Stairways should be discounted since they often burn quickly and conduct lethal fumes and smoke. "Abandon ship," the game recommended for testing escape routes, begins with each family member being assigned a means of getting out. From their beds they go to their assigned stations when a "fire alarm" is given. The father, or whoever acts as family fire marshal, can time how long it takes everyone to get to his exit and open it. National Fire Protection Association officials estimate that eight out of ten victims of home fires could be saved if every family had established escape routes.

Among the common causes of death in home fires is inhalation of smoke and hot gases. "Blindman's buff" is a game that shows children how to avoid this danger by tying handy pieces of cloth or clothing over their faces. With such makeshift masks and by staying close to the floor while taking short breaths, one may avoid asphyxiation.

Ladders, so important to lifesaving in homes with second floor bedrooms, are used to play "Jacob's ladder," a game that simulates fire rescues. Fathers gain practice in positioning and climbing ladders to save their children from upstairs rooms.

For combating clothing fires that often cause severe burns or death, there is a "bug in a rug" game. Players, on signal, fall to the floor, grasp the edge of a rug or blanket and roll over and over to wrap themselves tightly. Time trials make the game interesting.

Hundreds of home fire victims die only because they make the mistake of opening doors for heat, smoke and flames. Children can be taught not to open hot doors during home fires by playing "Who's that knocking at my door?" Doors are opened with caution and at the shout of "hot!" are quickly closed. Players learn to turn their backs on closed doors, set them slightly ajar and sniff for smoke or gas.

Only regular home fire drills can make these games work. Schools regularly conduct fire drills, but such drills are seldom conducted in homes where most fire fatalities occur.

Part of any family fire drill should be gathering at a designated outside point. Many would-be rescuers have lost their lives going after someone already safe but unaccounted for.

Home Fire Alarm Saves Precious Minutes

A dependable fire detection and alarm system is a lifesaving device that may allow precious extra minutes for an escape. Fire fighters know the first five minutes at a fire are more valuable than five hours later on. Parents should remember, too, that babysitters must be aware of the fire escape plan and be physically and mentally competent to lead children to safety.

The best advice to families caught in home fires is to get out as quickly as possible and then call the fire department. Nothing, after all, is irreplaceable except a human life. ⊙

HEYDAY FOR HUNTERS

Their massive search for wild game has produced a bagful of new insurance needs for the sportsman.

IF WILD TURKEY is missing from most Thanksgiving tables this November, it won't be for lack of hunters. An estimated 20 million of them are already tramping the woods and wading the marshes in one of the biggest hunting booms this country has ever seen.

Armed with automatic shotguns, target pistols, Kentucky rifles and even bows and arrows, the nation's growing army of Nimrods will spend the equivalent of half a million years in earnest pursuit of their quarry before the current season ends. In the process, they will travel 3 billion miles, burn up 200 million gallons of gasoline, and shell out an estimated $1.8 billion for guns, ammunition, decoys, camping supplies, clothing, trips, dogs and licenses—an average of about $90 per hunter.

Those who love the sport consider the time and money well spent. In this age of machine-made goods and precooked foods, of cold war threats and mass communications, the sportsman finds it refreshing to chuck the whole mess from time to time and devote his entire attention to the hoarse bellow of a bluetick hound or the sound of wind in a canvasback's wings as it hurtles earthward. Hunting remains a primitive challenge in an automated world, and people who haven't fired guns in years are returning to the outdoors to inquire anew, as one hunter put it, "whether man is still smartest of the mammals."

Unfortunately, this influx of new hunters has increased the hazards inherent in using high-powered firearms within range of livestock, homes, highways and other hunters. Twenty-two hunters were shot in California last season, 15 in New York state. In Utah a farmer was fatally wounded by a hunter's wild shot while sitting on his own front porch. Such incidents add up to more than 400 persons killed in hunting accidents every year in this country, with seven to eight times that many injured. There are no nationwide figures on hunters hurt in falls or maimed in automobile accidents, but there is reason to believe the latter may be greater hazards on a hunting trip than misdirected bullets.

Whatever the hazards, hunters can now purchase insurance against them. The coverages a hunter needs fall roughly into three categories: indemnity for accidental death or injury, insurance to pay damages in the event he harms someone else, and financial protection against loss of valuable guns and other hunting equipment.

The first kind of coverage is readily available in the form of sportsmen's personal accident policies, which usually provide hospitalization benefits and payment for lost work time as well as lump sum payments for loss of life and limb. One such policy, sold on a group basis to members of West Virginia Sportsmen Unlimited, pays $1,500 for fatal injuries, $15 a week in disability income for 13 weeks, and $5 a day for 21 days of hospitalization. Benefits are low, but it's still a bargain at $1.55 a year—and it covers the sportsman from the moment he leaves home until he returns. Activities covered include hunting trips, fishing, skeet shooting, pistol matches, archery and field dog trials.

Gun Digest

Eleven states require safety courses for youngsters applying for hunting licenses, others have voluntary programs. Most instructors are provided by the National Rifle Association's nationwide gun clubs.

GUNS Magazine

Jim Rikhoff used the new Winchester Model 70, a .338 caliber big-game rifle, to bring down this moose on an Alaskan hunting expedition. All the hazards of such trips can be covered, both en route and in the field, with hunters' insurance.

Sportsmen who want more substantial protection can buy $10,000 policies that include $1,000 in unrestricted medical benefits and $50 a week in disability benefits for 52 weeks. One typical policy of this type costs $15 a year and covers horseback riding, boating, bowling and golfing in addition to the sports previously listed. The hunter who makes only one or two hunting trips a year might consider as an alternative a short-term travel policy similar to those sold in airport waiting rooms. The cost would be less for periods up to 31 days, but the annual policy is the best buy for the year-round outdoorsman.

A hunter's best protection against damages inflicted on other people is a comprehensive personal liability policy, which he can buy separately or as part of the homeowners insurance package that recently came on the market. If he belongs to a hunting club, uses a commercial game preserve or goes on a guided hunting expedition, chances are he will be covered by the operator's liability insurance as well. The Elmhurst-Villa Park Sportsmen's Club, for example, leases 900 acres of good hunting land on the outskirts of Chicago and carries $100,000 worth of liability insurance to pay for any damage its 150 members may cause while hunting.

The third type of hunter's insurance is the all-risk sportsmen's equipment floater, a property coverage to reimburse the owner for practically any physical damage to his guns, decoys, tents or other equipment.

With the woods getting more crowded every day, the need for all three types is growing. Buying a hunter's policy won't guarantee the sportsman that he'll be a better shot or increase his chances of returning home with a full game bag. However, it will increase his peace of mind—and that's probably one of the chief reasons he went hunting in the first place. ⊙

PREVIEW OF AN UNVEILING

A national 'spectacular' takes form for the November opening of McCormick Place.

SOME OF THE FINAL REGALIA is still to be put on. But "The Queen of Convention Halls" is poised for her coronation in the midst of resplendent architectural surroundings.

The "queen," so christened by the builder, Gust K. Newberg Construction Company, is Chicago's $35 million McCormick Place exposition center. Newberg should know whereof it speaks, for the company has completed nearly $500 million of such construction in its 22-year history.

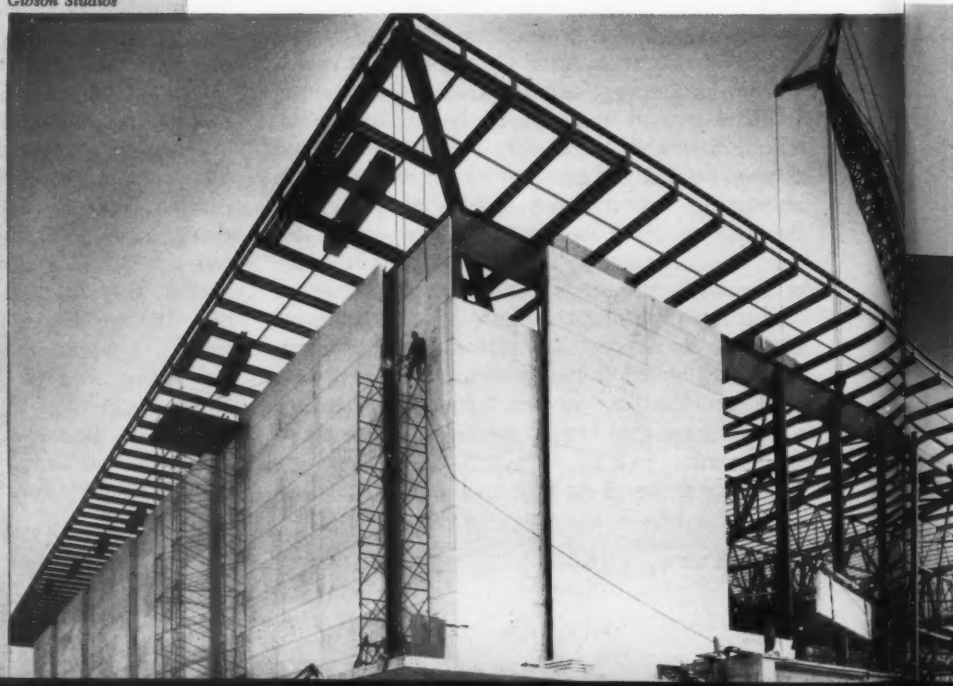
Appropriately, the coronation of McCormick Place takes place in "the largest concentration of first-rate commercial architecture in the world." The Chicago setting was so described by Carl W. Condit in 1952 in his *The Rise of the Skyscraper*.

The occasion for the premiere of the new edifice will be the 1960 Modern Living Home and Flower Show, November 18 to December 4.

Among the onlookers in the wings at the ceremonies, zealous that all goes well, will be mutual insurance. For the Kemper Insurance group, through its affiliated American Motorists Insurance Company, is the insurance underwriter for Contractor Newberg on workmen's compensation, comprehensive general liability and automobiles. The insurance includes a carefully planned safety and loss-prevention program

Starting this month, Chicago's share of the $2 billion annual business in meetings and trade fairs will be staged here in McCormick Place, so named for one of its ardent promoters, the late Robert R. McCormick. Architects were Shaw Metz & Associates; mutual insurance is carried by the contractor.

Gibson Studios



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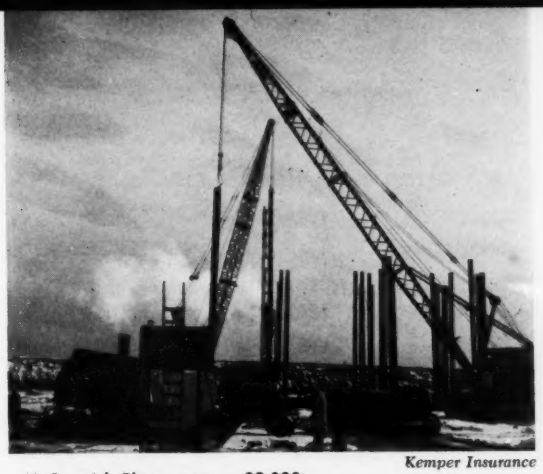
Precast panels of a sculptured bas-relief design cover 185,000 square feet of the building's surface. Raising and positioning of the 2½-ton panels was an exacting, safety-guarded job. Safeguards such as stout work platforms and handrails around the decking were of vital importance in preventing losses.

worked out on a consultative basis with the contractor. The program was set up before operations ever started in January, 1959, and will be in effect until McCormick Place is finished and turned over to the owner, Metropolitan Fair and Exposition Authority, sometime in 1961.

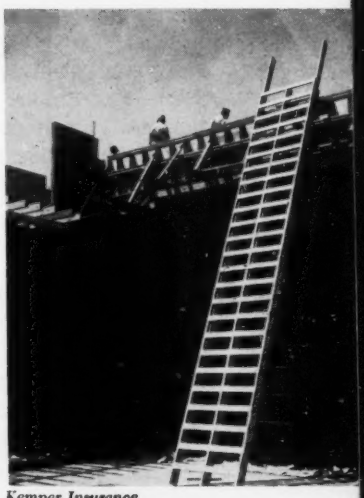
Magnitude of the construction job in erecting McCormick Place is reflected in the $2 million limit per accident in the public liability provisions of the insurance program. The limit on property damage is $500,000 and on each person $500,000. Standard workmen's compensation insurance is provided for the 600 to 700 Newberg company men on the job. Automobile insurance covers whatever Newberg automobiles, trucks and other vehicles are on the job out of the company's fleet of $4 million worth of equipment.

The center's inaugural home and flower show will officially open the main unit. This is an exhibition arcade on the upper floor of the building's two main floors. Here there is 300,000 square feet — 7 acres — of column-free unobstructed space that can be divided into the equivalent of six football fields with a floor



Kemper Insurance

McCormick Place rests on 22,000 steel-bearing piles bedrocked 80 feet below lake level. Despite the unfavorable working conditions, sometimes winter's worst, crews had a nearly perfect safety record on the pile driving. Two 10-hour shifts were used, with floodlights at night. Workers wore safety hard hats.



Kemper Insurance

→ Symbolic of the detailed safety program set up by the contractor and the insurer for protection of the 600 to 700 men working on the project is this well-built two-way ladder well extended above the work level. Such safeguards were planned in advance.

Kemper Insurance

With 300,000 square feet in the principal exhibition section alone, McCormick Place constructon posed a safety problem of many floor openings. These were all barricaded with handrails to guard against any falls.

Gibson Studios

Construction of the 5,000-seat theater required the ultimate in preplanning for safety and loss-prevention. Here workmen put in runways for concrete buggies to ensure most orderly traffic flow during pouring of the concrete in lower part of the auditorium.

← Extending for 1,100 feet, framework for the immense center took 5,500 tons of reinforcing steel. For safety of workmen in getting up and down the heights of the structure, ladders and temporary wooden stairways were installed throughout the basic framework.

capable of bearing 400 pounds per square foot. That is sufficient to support a freight car. Overhead, there is a minimum ceiling height of 30 feet. The sloping-land site of the center affords a ground-level entrance into the main exhibition area so that trucks may drive in to unload or load. Visitors can be handled at the rate of 30,000 an hour.

Mammoth as the exhibition area is, it is amply overlapped by the total bulk of the center. In all, there are 36 million cubic feet in the structure which stretches 1,100 feet along the lakefront. The Empire State building could be laid diagonally in the floor area. Over-all the building is three blocks long, one block wide and 10 stories high along one wall.

There is said to be no bigger and better theater than the 5,000-seat auditorium in one end of the center. Purdue University's Music Hall seats 5,000 in downstairs and balcony combined, but McCormick Place accommodates that many in its one seating arrangement, with all seats stepped and staggered to provide a clear view for every spectator. Facilities of the theater will handle the most complex industrial shows or a Broadway musical extravaganza. There are acoustics intended to be perfect, stereophonic sound equipment, a 90-foot proscenium, hydraulic orchestra lift for 100 musicians and excellent backstage facilities.

Restaurant Area Fronts on Lake Michigan

In addition to the theater there is an assembly hall seating 500 in a meeting-room area. Nearby this meeting hall and close to the exhibition arcade are 17 private meeting rooms. All the rooms will be equipped with chairs, tables, platform risers, public address systems and projectors and screens for film presentations.

A panoramic view of Lake Michigan enhances the decor of the glass-walled restaurant area where groups up to 5,000 can be served in banquet style. A buffeteria-style restaurant with three food lines will have a capacity of 1,800 an hour. In addition there will be private dining rooms and cocktail lounges.

Completing the main facilities and attractions of the center will be an art gallery and a cluster of high quality retail shops.

People, parking and materials-handling have been given ingenious consideration in the creation of the center. A tunnel on the lower level of the building will permit indoor entrance and departure by buses, taxis and passenger cars. Parking space for 7,500 cars will be available near the center, and a pedestrian tunnel under the thoroughfare will provide entrance to the building. A string of railroad cars can be run into the building on a special spur. There will be six areas of loading docks, and fleets of trucks or buses can pull directly into the main exhibition area through 13 enormous doors.

If measured on a cold day with an ordinary steel tape, McCormick Place would be six inches shorter than on a warmer day. To provide for expansion and contraction, which is ⅛ inch per 100 feet per 15 degrees from a normal of 68 degrees, there are ample expansion joints throughout the mammoth structure.

Sculptured Panels Beautify Exterior Walls

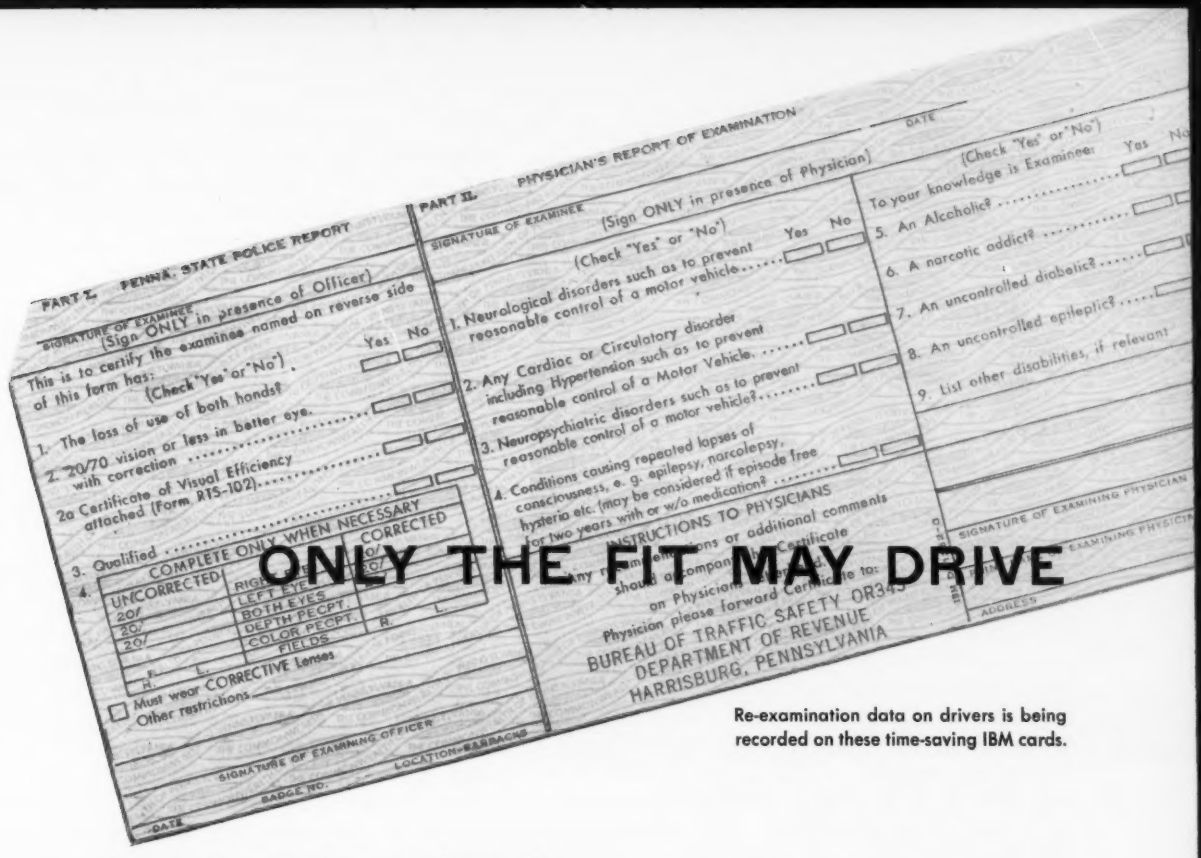
But a more aesthetic distinction of Chicago's new pride is that the exterior of the building is a cloak of more than 2,000 precast, sculptured concrete panels designed by Architect Alfred Shaw, of Shaw Metz & Associates, and Sculptor Constantino Nivola. The sculptured pattern of the panels gives an Egyptian-temple monumental art magnificence to what otherwise would be cold, plain monotony in the three-block-long facade. All the panels except the smaller corner ones are six inches thick and weigh 2½ tons each. They are welded to the steel frame of the building.

Masked behind the sculptured panels are 5,500 tons of reinforcing steel in the skeleton of the building and 55,000 cubic yards of concrete.

Center Expected to Bring in $32 Million

In the wake of the November inaugural home and flower show, Chicago expects McCormick Place to produce more than $32 million of additional convention and trade show business in its first full year of operation. Mutual insurance will have a leading role in that, too, as described in "When the Crowds Come Marching In," JOURNAL OF AMERICAN INSURANCE, May, 1960.

And amid all the pageantry of the November opening, there will be reverberations from famous old Fort Dearborn. There, 160 years ago, Chicago was laid out around the nucleus of a dozen log huts. In McCormick Place, Chicago has now laid out the edificial future of the nation's convention and trade fair capital. ⊙


PART I. PENNA. STATE POLICE REPORT
SIGNATURE OF EXAMINEE
(Sign ONLY in presence of Officer)
This is to certify the examinee named on reverse side of this form has:
(Check "Yes" or "No").
Yes No
1. The loss of use of both hands?
2. 20/70 vision or less in better eye, with correction
2a Certificate of Visual Efficiency attached (Form 215-102)
3. Qualified
4. COMPLETE ONLY WHEN NECESSARY
UNCORRECTED
CORRECTED
RIGHT EYE
LEFT EYE
BOTH EYES
DEPTH PERCPT.
COLOR PERCPT.
FIELDS
Must wear CORRECTIVE Lenses
Other restrictions
SIGNATURE OF EXAMINING OFFICER
BADGE NO.
LOCATION-BARRACKS
DATE
PART II. PHYSICIAN'S REPORT OF EXAMINATION
SIGNATURE OF EXAMINEE
DATE
(Sign ONLY in presence of Physician)
(Check "Yes" or "No")
Yes No
1. Neurological disorders such as to prevent reasonable control of a motor vehicle
2. Any Cardiac or Circulatory disorder including Hypertension such as to prevent reasonable control of a Motor Vehicle.
3. Neuropsychiatric disorders such as to prevent reasonable control of a motor vehicle?
4. Conditions causing repeated lapses of consciousness, e. g. epilepsy, narcolepsy, hysteria etc. (may be considered if episode free for two years with or w/o medication?
INSTRUCTIONS TO PHYSICIANS
on Physicians please forward Certificate to:
Physicion please forward Certificate to:
BUREAU OF TRAFFIC SAFETY OR345
DEPARTMENT OF REVENUE
HARRISBURG, PENNSYLVANIA
To your knowledge is Examinee:
Yes No
5. An Alcoholic?
6. A narcotic addict?
7. An uncontrolled diabetic?
8. An uncontrolled epileptic?
9. List other disabilities, if relevant
SIGNATURE OF EXAMINING PHYSICIAN
ADDRESS
ONLY THE FIT MAY DRIVE

Re-examination data on drivers is being recorded on these time-saving IBM cards.

Pennsylvania has so decreed in a pioneering program of driver re-examination.

EYES OF THOSE CONCERNED about the horrendous toll of traffic are focused on Pennsylvania where the nation's first program of periodic physical re-examination of drivers is underway. Doctors and state police are now examining the longest-licensed of Pennsylvania's 5.3 million motorists to remove from the roads drivers who lack the visual, physical or mental ability to drive. Subsequent phases of the program will put all the state's drivers on a re-examination schedule by 1962.

This is not the first pioneering traffic advance made by Pennsylvania, which authorized building of the nation's first turnpike in 1782. But nothing Pennsylvania or any other state had done matches the monumental task of regularly rechecking 5 million drivers.

Problems presented in working out equitable medical standards and setting up the complicated bookkeeping of driver re-examination might have deterred a state administration less dedicated to traffic safety than that of Governor David Lawrence. But Lawrence, who lost two sons in a traffic accident in 1942, took office in 1959 resolved to improve the state's good highway safety record in spite of administrative difficulties or political perils. His adminstration began to implement the challenging re-examination plan after the governor announced a comprehensive 13-point traffic safety program in February.

Members of the Pennsylvania Medical Society cooperated in devising medical standards to protect both public safety and the privileges of qualified drivers. Detailed recommendations made to the Governor's Traffic Safety Council and State Health Secretary Dr. Charles L. Wilbar set definite standards in a booklet distributed to the state's doctors. It spells out, in medical terms, nine ailments that disqualify applicants for drivers' licenses. Briefly stated, they are: loss of use of both hands; neurological disorders affecting muscular control and coordination; 20/70 vision or less in the better eye with

correction; dyspnea, an obvious shortness of breath on slight exercise. Also disqualifying are serious neuropsychiatric disorders; ailments causing repeated lapses of consciousness, such as epilepsy, narcolepsy and hysteria; uncontrolled or brittle diabetes; chronic alcoholism, and addiction to narcotics or habit-forming drugs.

Under administrative provisions of the program, licensed MD's test applicants for all but visual acuity and the use of at least one hand, which are checked by the state police. Applicants themselves bear the cost of doctors' examinations, but physicians have advised that the normal charge will be no more than for any other office visit. This will defray a major expense and permit the state to re-examine motorists without imposing any additional tax burden.

Nearly as knotty as the adoption of fair medical standards is the problem of administering the program, a task Governor Lawrence has given to O. D. Shipley, the state's new Commissioner of Traffic Safety. Now underway is the re-examination of approximately 200,000 licensed drivers who must meet the new standards to obtain 1961 drivers' licenses. Since June, physical examinations also have been given to applicants for learners' permits, a category that covers various age brackets. Thus, Shipley's office will have by next March re-examination and examination results for about 450,000 motorists. By studying the number of drivers in various age brackets and the percentage of disqualifications, officials will be able to schedule re-examinations.

Senior citizens, who darkly suspect that any re-examination program is designed to keep them off the roads, have been assured by Shipley and Lawrence that they will be tested by the same standards as younger drivers. No less than 13 U.S. states now require re-examination of drivers older than 65, but Pennsylvania is the first state to impose this requirement on all drivers.

In addition to grumbles from some older drivers, an undercurrent of opposition came from religious groups whose members object to dealing with doctors. But the state insists that re-examination apply to everyone who drives. Opposition has even come from those who believe the "right" to drive is equivalent to the right of free speech.

But this minor opposition to the plan is more than offset by broad support it has received from responsible groups working for traffic safety. Driver re-examination is urged by the nation's automobile liability insurance companies in "A Program for Responsibility on Our Highways," prepared by the American Mutual Insurance Alliance, the Association of Casualty and Surety

Senior citizen submits voluntarily to an eye test administered by Pennsylvania State Police. More than 200,000 are now taking such tests to obtain their 1961 licenses.

Pennsylvania's Governor David L. Lawrence, third from left, announces his epochal 13-point traffic safety program at a cabinet meeting. At his right is State Health Secretary Dr. C. L. Wilbar; at his left, new Traffic Commissioner Shipley.

Companies and the National Association of Independent Insurers. Support has also come from the American Bar Association and the National Safety Council.

Pennsylvania long has had her eye on incompetent drivers. Some 4,300 of them were suspended during the two-year period ending last December. Some of these voluntarily turned in their licenses; many of them just happened to get caught in serious accidents. Now, with the re-examination program, Pennsylvania is out to rid her roads of all in that small percentage of drivers whose physical incapacity endangers others.

As Governor Lawrence puts it: "We are now placing before Pennsylvania's approximately 5 million drivers the toughest, but also the fairest and most equitable program anywhere in the United States." Pennsylvania is again leading the way for a nation that profitably copied her first turnpike of 1782. ⊙

A housewife who wants to drive takes her visual test from State Police Corporal W. W. Hoover. Re-examination is only part of comprehensive preventative program that includes suspensions for law violators, safe driver clinics, uniform traffic arrest reports, court-authorized drivers' schools and promotion of safety seminars.

Even young people applying for learners' licenses must submit to physical examinations by their own doctors. This youthful applicant has his blood pressure checked, one of several required tests to make sure only the fit drive in Pennsylvania.

State policemen at right operate one of 19 radar units being used for "educational" purposes. No arrests are made, but warnings are issued so that public may gain confidence in police ability to use radar effectively without setting speed traps.

Pennsylvania State Police Photo

THOSE ADDED BENEFITS IN U. S.

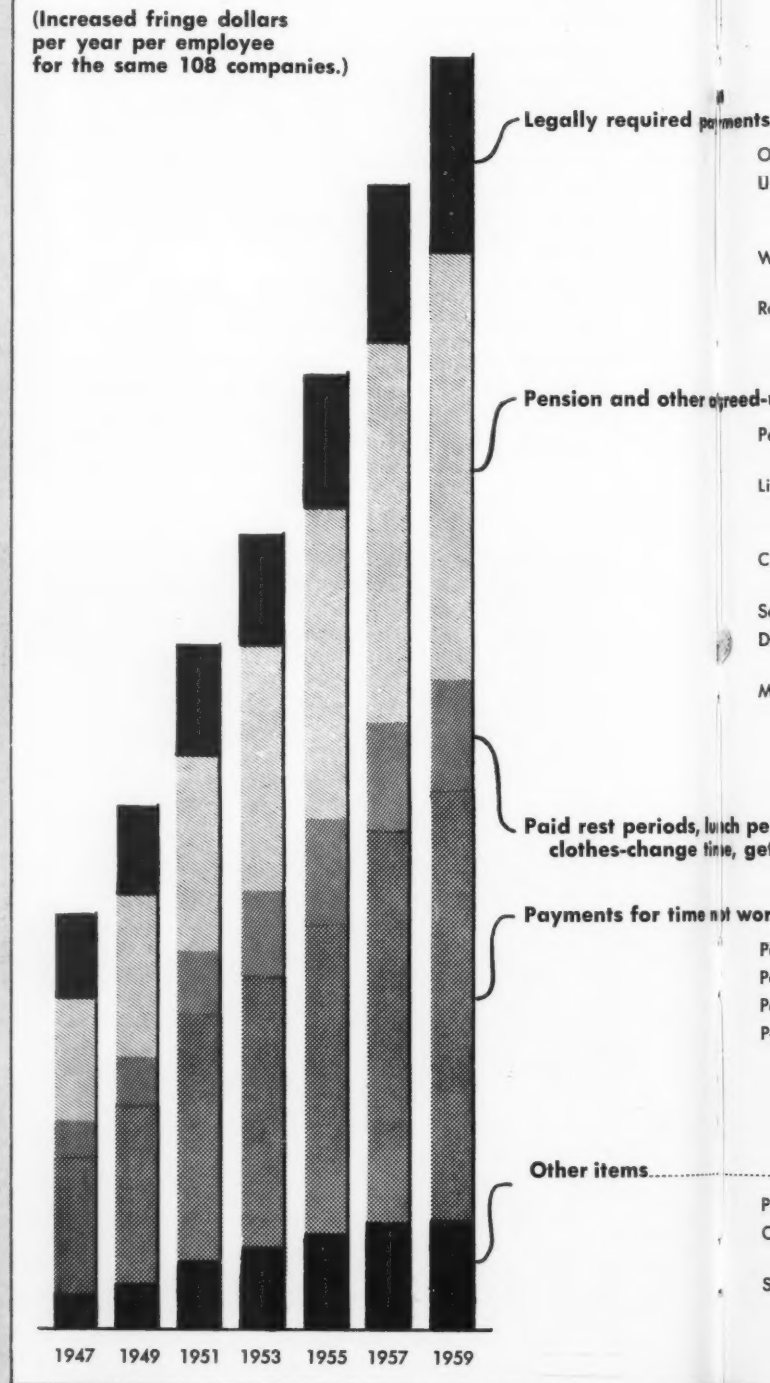
Fringe payments, including insurance, have risen to $1,132 annually per employee.

INSURANCE IS A BASIC and substantial part of U. S. workers' fringe benefits. How large it now bulks is shown by a survey of more than 1,000 firms by the economic research department of the Chamber of Commerce of the United States.

Payments for insurance were reported by 98 per cent of the firms, proving that employers consider insurance protection important to the welfare of their workers. Insurance in one form or another made up the bulk of the 1959 total of $565 in fringe benefits comprising the top two segments of the bar charts at the right. Some companies, in fact, now distribute direct insurance benefits amounting to more than six per cent of their payrolls.

Workmen's compensation insurance, often forgotten by wage-earners, contributes to workers' welfare by bringing their jobs and working conditions under the scrutiny of experienced loss prevention analysts. And, in addition to paying workers for injuries and lost time, workmen's compensation programs help support rehabilitation centers so important to those who sustain on-the-job injuries.

Another important hidden insurance benefit enjoyed by U. S. workers is found in the carefully chosen group insurance programs that protect the employees of many firms. Plans pro-



U. S. PAYDAYS

	Average 1959 Fringe Payments Per Employee by 1,064 U.S. Firms
ired payments (employer's share only)	**Total $205**
Old-Age Survivors and Disability Insurance	$112
Unemployment Compensation:	
3 per cent tax to Federal Government	8
State tax (net)	45
Workmen's compensation (including estimated cost for self-insured)	35
Railroad Retirement Tax, Railroad Unemployment Insurance, state sickness benefits insurance, etc.	5
l other agreed-upon payments (employer's share only)	**Total $360**
Pension-plan premiums and pension payments not covered by insurance-type plan	$214
Life insurance premiums, death benefits, sickness, accident and medical-care insurance premiums, hospitalization insurance, etc.	114
Contributions to privately financed unemployment benefit funds	5
Separation or termination pay allowances	2
Discounts on goods and services purchased from company by employees	5
Miscellaneous payments (free meals, compensation payments in excess of legal requirements, payments to needy employees, tuition refunds, savings and stock purchase plans, etc.)	20
riods, lunch periods, wash-up time, travel time, ange time, get-ready time, etc.	**Total $119**
r time not worked	**Total $358**
Paid vacations and bonuses in lieu of vacation	$199
Payments for holidays not worked	114
Paid sick leave	35
Payments for State or National Guard duty, jury, witness and voting pay allowances, payments for time lost due to death in family or other personal reasons, etc.	10
	Total $ 90
Profit-sharing payments	$ 45
Christmas or other special bonuses, service awards, suggestion awards, etc.	35
Special wage payments ordered by courts, payments to union stewards, etc.	10

Source: Economic Research Department, U. S. Chamber of Commerce.

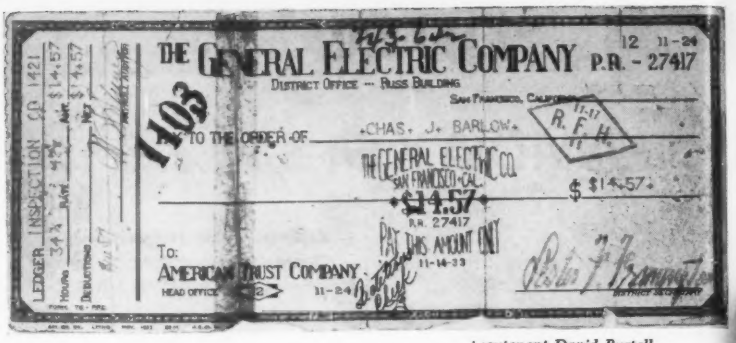
viding life insurance; death benefits; sickness, accident and medical care insurance; hospitalization insurance, and other protection are paid or partly-paid by nearly all of the firms surveyed. Workers themselves pay part of the cost of these plans in 81 per cent of the cases, but they contribute only 1.2 per cent of their pay while their employers contribute an average of 2.3 per cent of their payrolls.

Whether such insurance programs are employer-paid, contributory or paid solely by employees, they are usually exceptional bargains in protection for working people and their families.

The fringe benefit report for last year reveals that insurance has become as much a part of the fringe benefit package as paid vacations. Only two per cent of the firms failed to offer insurance and vacations to their workers.

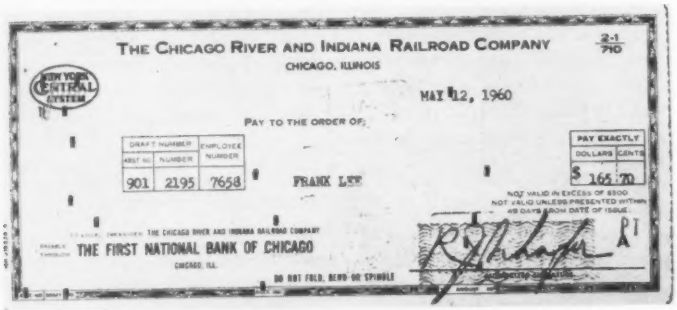
In all, the fringe benefits that accrue to American workers amount to nearly a quarter of their annual straight-time pay. Our workers not only take home the heftiest pay envelopes in the world, but their fringe benefits come to $22.80 for every $100 they earn. Though workers frequently fail to calculate fringe benefits as part of their earnings, employers are keenly aware that they cost 60.7 cents per payroll hour, a substantial addition to a worker's hourly wage.

Included among the benefits listed by the Chamber were items ranging from legally-required Social Security payments to gratuitous Christmas gifts and special bonuses. Though these things are not listed as part of a worker's salary, they are definitely part of the cost of doing business. Fringe benefits, moreover, are clearly important to workers who seldom add them together. ⊙



Check drawn on the General Electric Company is the remarkable handiwork of master forger Robert Joseph Kilmartin, who hand-lettered it on a candy wrapper in 1933 while in San Quentin. Perforations in the entries were made with pin-pricks.

Lieutenant David Purtell



Bogus payroll check is one of dozens passed in Illinois a few months ago by two brothers who used modern printing techniques, safety check paper and a stolen check-writer to make their product look more genuine to unwary merchants.

Chicago Police Department

FORGERY:

Anyone who cashes a stranger's check or has a bank account is fair game for the crafty forger.

A 41-YEAR-OLD Brooklyn housewife was arrested a few months ago after she hired a hall and a three-piece band to celebrate her son's proud first birthday. The trouble was, she financed the big celebration with a neighbor's $96 Social Security check, which she found in the hallway and cashed by forging the owner's signature.

Though her motive may have been unusual, her crime is not. People from all walks of life are committing forgery at a record rate in this country, with estimates of the losses running all the way from $50 million to $638 million a year. The exact figure is not known because many of the victims sheepishly prefer not to report their losses to the police. However, even the most conservative authorities concede that forgery crooks have just about doubled their haul in the past five years.

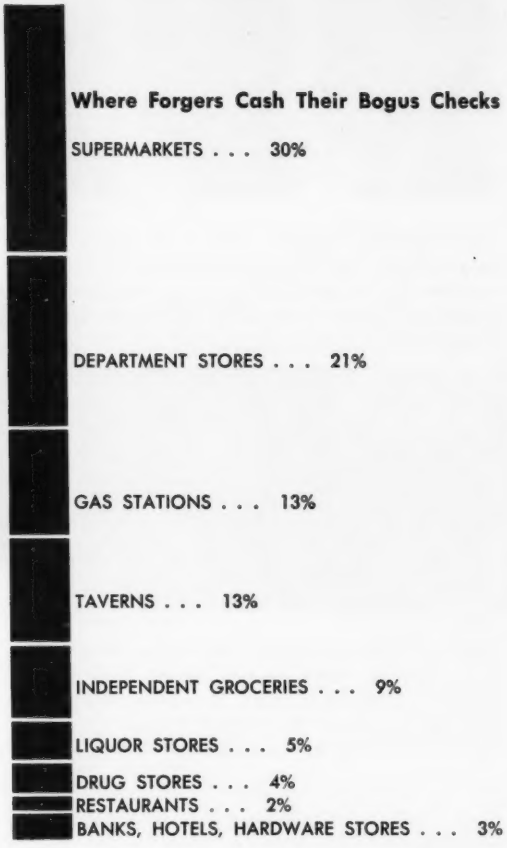
Forgers are typically white-collar criminals, men and women who look honest and have a flair for playing the role convincingly. About one in five is a woman, and some are as young as 11. One 17-year-old arrested in the Midwest had been stashing away all his forgery proceeds to pay his way to college. He went to jail instead.

Anyone who has a bank account, owns a business or cashes checks is a potential victim of the forger. Both individuals and business firms can purchase insurance to cover forgery losses, and virtually all banks and building and loan associations now do so. Other businessmen, however, have been generally unaware of the need

Cameras of this dual-lens type help catch bad-check passers by photographing the check and the person presenting it. One type of forgery insurance is sold only to stores using them.

Radiant Manufacturing Corporation

THE BLACK ART


Where Forgers Cash Their Bogus Checks
SUPERMARKETS . . . 30%
DEPARTMENT STORES . . . 21%
GAS STATIONS . . . 13%
TAVERNS . . . 13%
INDEPENDENT GROCERIES . . . 9%
LIQUOR STORES . . . 5%
DRUG STORES . . . 4%
RESTAURANTS . . . 2%
BANKS, HOTELS, HARDWARE STORES . . . 3%

Todd Company Division, Burroughs Corporation

Supermarkets and department stores bear the brunt of the forgery losses, largely because they cash a lot of checks for strangers. Check frauds rise sharply during the Thanksgiving-to-Christmas shopping rush.

for forgery protection until the recent upsurge in losses from bad checks and money orders.

Fully 85 per cent of today's fraudulent checks are cashed, not in banks, but in department stores, supermarkets, liquor stores, taverns and independent groceries. It is they who take the loss when a bad check bounces at the bank. If the bank honors a fraudulent check drawn on one of its own depositors, and the depositor discovers the error, the bank's insurance company would pay the loss. But some people throw away this protection by failing to examine their canceled checks promptly.

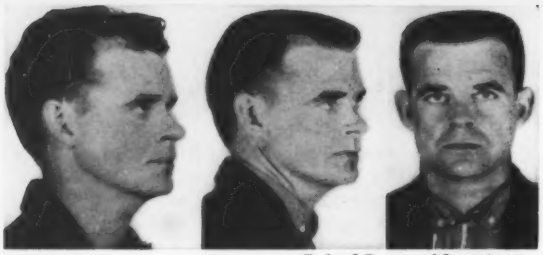
Criminals who specialize in forgery have at least a half-dozen ways of fleecing their victims. Probably the most common method is to raise the face amount of a check—say from $29.95 to $79.95. In addition, check crooks may change the payee's name, draw checks on a nonexistent bank, alter dates and forge signatures, reproduce payroll checks of well-known companies, and endorse legitimate checks made out to others.

In Chicago, Police Superintendent O. W. Wilson is on the trail of two forgery rings which use check-writing machines and advanced printing methods in making their bogus payroll checks. Lieutenant David Purtell, handwriting expert in the police crime laboratory, says one ring reproduces stolen company checks photographically, the other duplicates the type face and style of printing on high-quality bank paper. Both obtain samples from the company they intend to raid, either through burglary or by planting a ring member on the company's payroll.

Like many other bad-check rings throughout the country, the Chicago rings use narcotic addicts to pass the phony paper in stores, taverns and currency exchanges. These passers carry a set of forged credentials and usually wear clothing bearing the company's name.

Even amateurs often get away with clumsy deceptions that shouldn't fool the dumbest clerk. FBI Director J. Edgar Hoover reports whimsical forgers have even passed checks signed "U. R. Stuck" and "N. O. Funds." One classic was drawn on the "East Bank of the Mississippi."

One of the most resourceful forgers of all time, in the opinion of Deputy Manager George



Federal Bureau of Investigation

Tom Frank Hines, one of the nation's most-wanted forgers, gets "donation cards" printed for non-existent medical charities, then turns them into bogus payroll checks drawn on the hospital named. Victims include merchants in the South and West.

Wide World

Lieutenant Edwin Schroeder of the Indiana State Police confronts forger Charles Speedie (left), whom he hunted for 11 years. The elusive crook gave worthless checks for $550,000 and cost the nation's taxpayers almost $1.5 million to catch.

Forgery: The Black Art

Hottendorf of the American Bankers Association, is an old-time bank bilker named William Hagen Harkins. Now past 70, he is serving time in a California prison after a criminal career that has spanned more than 50 years. He began his practice of the black art in 1918 after a small Maryland bank failed and wiped out his life savings, $87. He brooded about it until he convinced himself that he had been swindled, and he vowed to get his money back with interest.

Harkins has specialized ever since in swindling banks out of large sums, usually by forging a bank officer's endorsement on the bogus check which he offers to the teller. Arrested 18 times, he has frequently feigned insanity to avoid jail, and has escaped from jails or insane asylums seven times. On two occasions, he glibly beat lie detector tests and won acquittals.

His downfall came in Coral Gables when he presented a check for $2,910 to the Florida National Bank. Although Harkins had forged the initials of an assistant cashier on it, the alert teller remembered a bank rule that an officer approving a check must accompany the presenter to the teller's window. When the teller started toward the assistant cashier's desk, Harkins hurried out. But he was caught on the scene, extradited to Louisiana and then to California. Several other states are waiting to try the wily old forger, and bankers are hoping his fantastic career is over at last.

Few forgers have the talents of a Harkins, and authorities say most of them could be put out of business if the public would observe a few simple rules in handling and cashing checks. The most elementary rule for businessmen is to refuse to cash checks for strangers without reliable proof of their identity. While this could kill some sales, it is at least debatable whether businessmen might not be better off. One nationwide chain store reports it loses nearly $700,000 a year on bad checks, a loss equal to profits on $25 million in sales.

Both businessmen and individuals should protect their check books and canceled checks as carefully as they protect their cash, since a resourceful forger can readily get at a man's cash if provided with a sampling of his signature, the name of his bank and a working knowledge of his account. That's exactly what a canceled check provides. Signatures can be imitated by tracing them from an old check, by freehand copying, or by a method known as "muscle forgery." The crook simply turns the genuine signature upside down and backward and draws an imitation of it on the bogus check.

For check writing, handwriting experts say it's best to use a simple, straight-forward signature. Fancy ones with lots of flourishes are the easiest to imitate. The experts also advise people to use a middle initial or some other device to make their bank signature different from the one they use in correspondence. All figures and letters should be well-formed and tightly written, leaving no open spaces for a forger to work with. As mentioned earlier, depositors should also examine their canceled checks promptly when they arrive from the bank.

Several mechanical measures have been devised in recent years to help thwart forgery. The Todd Company Division of Burroughs Corporation, for example, is one of several firms that make mechanical check protectors. Todd also produces signature plates incorporating the signer's thumb print, and safety checks which break out with the word "void" in Spanish, French and English wherever ink eradicator touches the check.

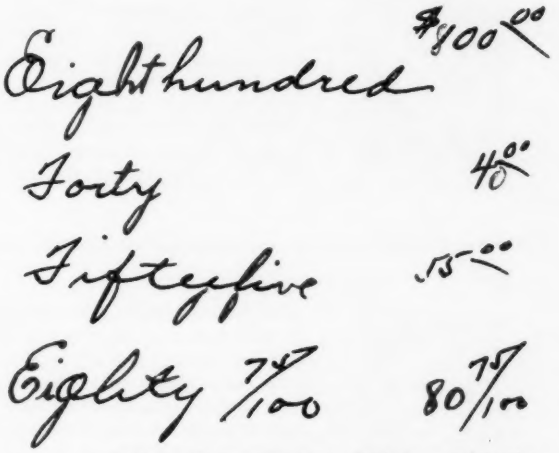
A number of department stores, supermarkets and other firms also try to discourage the cashing of bad checks by photographing both the check and the person presenting it. These cameras have already led to several arrests.

None of these devices can completely stop fraudulent check losses in a free-spending economy such as ours. Since it is also unlikely that all businessmen will suddenly stop cashing stranger's checks on flimsy proof of identity, many firms would be well advised to consider taking out some form of forgery insurance to protect their assets.

At least two major types of forgery coverages are available. One is called a depositors forgery bond, sold to all non-banking firms to insure them against forgery or alteration of the firm's own checks, either by employees or outsiders. The policy can be endorsed to cover 75 per cent of the risk involved in accepting other people's checks in payment for goods and services. Since 1940, this insurance also has been available as part of a crime insurance package called the comprehensive dishonesty, disappearance and destruction policy, which combines protection against loss due to burglary, embezzlement and forgery. The package costs less than the same coverages bought separately, and it also simplifies paperwork when a loss occurs.

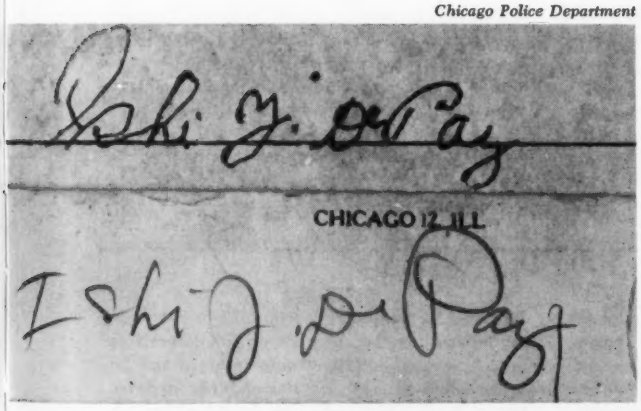
Firms which photograph check cashers and take other cautionary measures can also buy a merchants check cashing bond to cover checks cashed as an acommodation to customers as well as those accepted for goods and services. There is even a family forgery bond for individuals.

With 90 per cent of the nation's financial transactions now being handled by check, a certain amount of loss to forgers probably is inevitable. But by exercising caution, using protective machines and carrying an adequate insurance program, today's businessman can safeguard his livelihood and deprive the artful forger of most of his all-too-easy pickings. ⊙

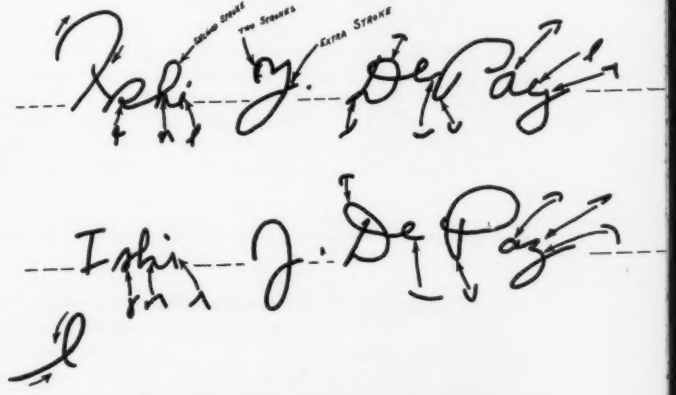


Raising the amount of a check is a relatively easy matter, especially if the writer leaves the forger plenty of room to work and uses badly formed letters. A depositors forgery bond protects merchants against alteration and forgery of company checks, even if it's an inside job.

Chicago Police Department



Bottom signature is from a note written by a Chicago minister; the one above was on a will purportedly drawn up by him in 1953. The will was contested, and Lieutenant David Purtell of the Chicago Crime Laboratory was called in to examine the questioned document. He proved it a forgery—on 1955 paper.



In his court exhibit, Purtell demonstrated the internal evidence of forgery by showing several discrepancies in letter formations between the suspected signature and the one known to be genuine. The will subsequently was ruled invalid.

FROM OUR ANNALS

PROLOGUE FOR THE NEW PRESIDENT

Highlights of our 171 years of history and memorable elections since our first President.

1800

THOMAS JEFFERSON of Virginia, nominated for President by the new Republican (now Democratic) Party, defeated Federalist John Adams. A tie in the electoral college forced the House of Representatives to choose between Jefferson and his running mate, Aaron Burr. With the support of Federalist leader Alexander Hamilton, Jefferson was named President on the 35th House ballot.

AMERICAN COMMERCE and industry were seeking new markets after the Revolutionary War upset trade with England. Post riders carried the news over a growing road system to communities engaged largely in handcrafts and agriculture. Charters had been granted to 31 insurance companies, 5 of them authorized to write life as well as fire and marine policies. Agencies opened in Ohio Valley.

1820

"THE ERA OF GOOD FEELING" prevailed when James Monroe ran for re-election. William Plumer of New Hampshire cast a lone dissenting vote for John Quincy Adams because he believed that only George Washington deserved unanimous election. Monroe made the first national campaign tours when he traveled through the Northeast, South and Southwest during the year before election.

CONESTOGA WAGONS took freight and settlers westward, while in the east the Erie Canal opened for traffic between Rome and Utica, New York. One could ride a steamboat upstream from New Orleans to Louisville for $125. Downstream fare: $70. Insurance agents followed the population westward; marine policies sold rapidly after the War of 1812. Quakers formed the first "farm mutual" in 1823.

1840

"TIPPECANOE AND TYLER TOO," the Whig Party campaign cry of 1840, celebrated the heroism of its candidate, General William Henry Harrison. He had whipped Indians led by Tecumseh in Battle of Tippecanoe River, 1811. In an emotional race, Harrison defeated incumbent Martin Van Buren, 234 electoral votes to 60. "Van, Van, a Used-Up Man," another Whig slogan, apparently caught on.

SAMUEL F. B. MORSE had invented his telegraph device and gave it a public test in 1843, opening a new means of communication for a spreading nation. New York, made rich by world-wide commerce, rebuilt its business district after an 1835 fire. Insurance firms were studying health policies, introduced in 1847, and accident policies which were sold three years later. Railroads challenged waterways.

1860

ABRAHAM LINCOLN, candidate of the young Republican Party, benefited from splits among Democrats. Remaining at home in Springfield, Illinois, Lincoln received delegations of party leaders, wrote letters and a brief autobiography. Though he failed to get a popular majority in a field of four, Lincoln won 180 electoral votes to 72 for southern Democrat John C. Breckinridge.

RAILROADS were reaching out to knit the growing nation together as civil war threatened to tear it asunder. Westinghouse invented the air brake, Pullman built his sleeping car and the Union Pacific went streaking westward as the decade closed. The same year, 1869, Colonel Drake bored the first oil well at Titusville, Pennsylvania, and began a fabulous new industry.

1880

JAMES A. GARFIELD of Ohio, Republican leader in the House of Representatives, knit his party together after a divisive convention fight to beat Democratic nominee, General Winfield S. Hancock, by slim margin of 7,000 popular votes. In a campaign embittered by charges that Garfield favored importation of Oriental labor, the Republican won easily in electoral college.

BURGEONING GROWTH of American business in the 1880's created the need for important new insurance coverages: burglary insurance for mercantile stores, public liability protection for contractors and employers, and insurance on those new-fangled elevators. Innovation was the order of the day in other fields as well, with inventors pouring out hundreds of new products.

1900

REPUBLICAN INCUMBENT William McKinley was nominated for re-election, but his running mate, Governor Theodore Roosevelt of New York, made headlines by traveling 21,000 miles, making 700 speeches and visiting 24 states. McKinley conducted a front porch campaign, winning over Democrat William Jennings Bryan with such slogans as: "Four More Years of the Full Dinner Pail."

HORSELESS CARRIAGES ushered in the 20th century and a new way of life for a nation flexing its industrial muscles. The insurance industry recognized the trend, issued the first auto liability policy to Gilbert Loomis in 1897. Six years later, the Wright brothers put aloft an airplane at Kitty Hawk, North Carolina, to fulfill mankind's age-old dream of powered flight.

1920

"BACK TO NORMALCY," a slogan popular in the days after World War I, recaptured the White House for the Republican Party. Another Ohioan, Warren G. Harding, patterned his campaign after McKinley's and remained in his Marion home where he made speeches favoring high tariff, deflation. His popular vote of more than 16 million nearly doubled that of Democratic candidate James Cox.

AVIATION came of age in 1919 when Woodrow Wilson became the first American President to fly and also the first passenger to be insured under an air insurance policy. More important, workmen's compensation came into being to give workers financial protection against on-the-job mishaps. A mutual insurance company issued the first policy to a Wisconsin paper mill in 1911.

1940

HOOSIER LAWYER Wendell L. Willkie led the Republican Party in 1940 as his partisans cried: "No Third Term." Willkie got 22 million votes, a record for a loser, but he was up against the greatest vote-getter of the century, Franklin D. Roosevelt, who won the third of his four terms. FDR, a masterful speaker, turned the radio to his advantage by captivating millions of listeners.

WORLD WAR II placed severe strains on American industry, including insurers, but most companies emerged stronger then ever and ready to tackle the powerful young giant spawned by the war. On December 2, 1942, Enrico Fermi had produced the world's first nuclear reaction, creating a whole new realm of hazards and possibilities for mankind to explore and control.

1960

AS AMERICANS approach their 44th election day on November 8, a new era in political campaigning and national life is foreshadowed by the contestants, both vigorous, polished politicians in their 40's. Whether Nixon or Kennedy emerges as the winner, four portentous years of history are ahead. And it will still be sacrosanct, as Emerson said, "America means opportunity, freedom, power."

NOBODY CAN SAY what lies ahead in the Golden Sixties, whoever is elected this November. In essence, that is why the insurance industry exists: to shield and toughen the rest of the economy against the capricious misfortunes that are certain to come, though their dimensions be obscured. The only certainty is that there will be new needs, new hazards, new opportunities.

Modern machines can turn out metal cans at a rate of 30,000 an hour, but expert canmakers in the early 1800's could hand-fashion just six cans an hour, remarkable for that time.

American Can Institute Photos

Decorative, but not necessarily safe, was a distinction of all too many early fuel oil cans. This beauty, a gasoline and oil container complete with lamp-filling pump, obviously had to be used with discretion.

It was just as slow and as tedious a job to fill the hole-in-top cans as it was to make them. Women usually did the filling, again by hand. This early can type is still being used, but machines both make and fill them.

Workers lower a large basket of cans into an early version of the pressure cooker. These crude retorts enabled canners to handle mass quantities of sealed, food-filled tin cans.

GRAIL OF THE MASSES

That universal container, the tin can,

is 150 years old with many distinctions.

THIS MAY COME as a surprise, but that mainstay of life called the tin can wasn't always ours to open. There was a time when the metal can was as unheard of as a beatnik was a few years ago.

This year the can is celebrating its sesquicentennial, commemorating its invention in England back in 1810. It was at that time an ingenious chap by the name of Peter Durand was awarded a patent by King George III for what Durand called, rather formally, the tin cannister.

Bottles were already in use by Napoleon Bonaparte's armies for food preservation. Durand felt he could go one better, for the bottles were highly breakable and the cork stoppers had a habit of popping out before meal time. Why not, thought Durand, pack foods in a tin cannister and seal them with solder?

After some experimenting, the young Englishman did precisely that and thereby launched what was eventually to become a billion-dollar industry. By partially cooking the food, placing it in cans, sealing the tops and immersing the containers in boiling water, Durand discovered the food remained wholesome indefinitely.

Two years later, in 1812, two ambitious Britons gave Durand an assist by using his patent and establishing the world's first cannery on Blue Anchor Road in Bermondsey, England. In short order, this unique enterprise was shipping tins of food to British army and navy authorities for trial. They were graciously accepted.

Explorers on expeditions in search of the Northwest Passage were fortified by eating from tin cans. Shortly thereafter, two Englishmen immigrated to America and started this country's first cannery. It was located on New York City's waterfront and its proprietors were granted a patent in 1825 by President James Monroe for preserving food in "vessels of tin."

Those early days of the can manufacturing industry pioneered the do-it-yourself technique. An expert canmaker could cut out the body and ends from a sheet of tin plate and solder the side and end seams by hand, turning out a total of five to six cans an hour. The cans were made in the winter, filled with foods in the summer, and emptied at the dinner tables the following winter.

During the 19th century industrial revolution, one of the greatest discoveries for the canning industry was made by Henry Bessemer in England in 1856. It was the Bessemer process for converting cast iron into steel. This process greatly expanded the production of tin plate, changing the technique from iron coated with tin to a mild carbon steel covered with a thin coating of tin.

A desperate need for canned foods arose during the Civil War, with both the Union and Confederate armies pressing for more cans and more food to put into them. Can manufacturers and food processors met this emergency, and the canning business surged forward from a pre-war annual output of 5 million cans to a post-war output of 30 million.

By the 1870's, mechanization had upped the production of cans to 60 an hour. Just 10 years later, automatic side-seam soldering and the semi-automatic turret type of can bodymaker pushed the production rate up to 2,500 cans an hour. This machine also put an end to making cans in canneries and marked the beginning of the can manufacturing industry as a separate entity.

With continued improvements in canmaking

machinery, it has become possible for the most advanced machines to turn out cans at a rate of 30,000 an hour and fill and seal them at a rate of 1,000 per minute. This mass production has enabled some 135 industries to package 2,500 different products in metal cans. Growth of these food processing concerns in turn brought on a sudden demand for insurance coverage.

About 20 years ago, the Food Industries Federation of Mutual Fire Insurance Companies was organized to provide specialized protection for food processing plants such as fruit and vegetable canners, milk processors and soft drink bottlers.

Comprised of a group of strong legal reserve mutual companies with total assets today of $525 million, the federation offers unquestioned protection; broad, comprehensive coverage; inspection and local agency service at a substantial savings to the plants. Since only one policy is necessary, bookkeeping and endorsements are greatly reduced.

Food Industries Federation, by following its well planned inspection and education program, has grown to where it now has a substantial representation among insurers of these concerns. An extensive state-by-state survey was conducted by the mutual federation, checking food processing plants for hazards in heating and lighting arrangements, installing fire extinguishers, extending water mains and, in general, reducing the fire risks of the plants to a point where insurance rate reductions were possible.

Before insurance came into the picture, but shortly after the first can was laboriously soldered together, ways were being developed to dress up the drab containers. Three Brooklyn brothers named Dan, Joe and Guy Somers were in the business of fashioning metalware. In 1879 they found their services in great demand because of their simple, yet unique, process of decorating the metal cans.

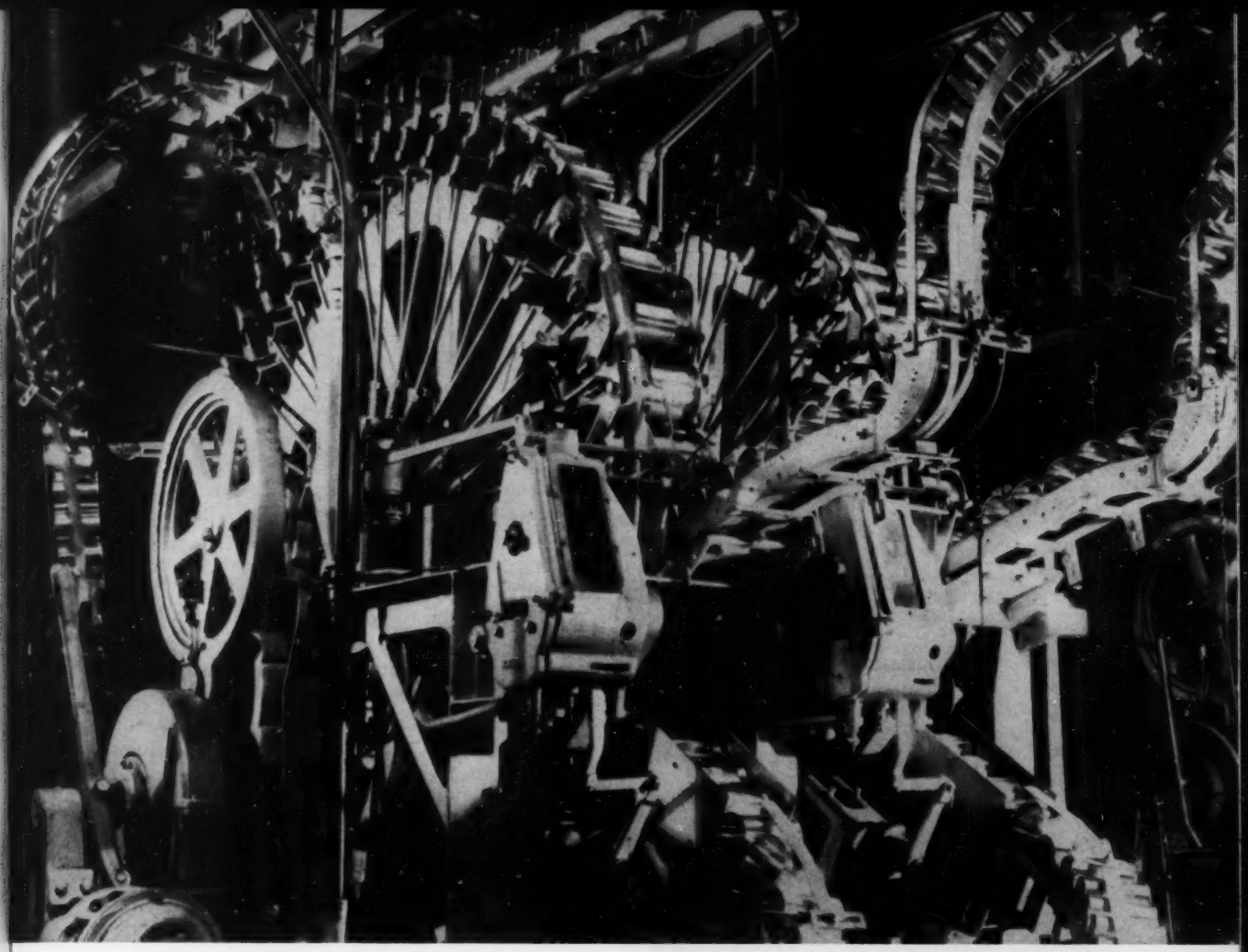
By rolling water over a smooth, flat stone, then placing ink over the stone and pressing a sheet of tin plate to it, the brothers were able to transfer a design from the stone to tin. They then lacquered the sheet and shaped it into a tin can. This was the beginning of lithographic printing on metal cans.

Cans soon started flowing out of the factories in all sizes, shapes and colors. They were being packed with everything from baby powder to aspirins; from "Green Turtle" cigars to "Bimbo The Magic Window Cleaner," which boasted on its label that it was used on royal yachts, by most of the leading railways and in New York's large West End establishments.

Shortly after the turn of the century, when great quantities of oil were being produced, a lack of suitable containers created grave dangers and confusion. Wooden barrels, some small and some big, were being used with little success. There was no standard size and many of the barrels leaked oil profusely, causing many fires and explosions.

King-size cans—steel oil drums—solved the

These men are operating a complicated control panel of an electrolytic tinning line in a modern steel plant where the metal receives its thin coating of tin. Can manufacturing today is nation's third largest steel consuming industry.



Complexity of today's billion dollar can industry is typified by this high-pressure leak tester. This machine will test and automatically reject all cans which are defective.

problem. These new steel models not only were much safer, but also were being produced in standard sizes, eliminating the confusion of varied measurements. By 1932, the oil industry was using metal cans and drums exclusively.

A more recent development in the can industry has been the use of aluminum. Last year a large oil company, after experimenting with aluminum for two years, ordered 75 million aluminum cans. They are not only lighter, and therefore less costly to ship, but they can be opened with less effort and can be crushed easily and stored for salable salvage. Can manufacturers are still doing research with aluminum, but feel this newer metal is a long way from taking any sizable share of the can market. Last year the industry used nearly 5 million tons of steel, producing more than 43 billion cans. This averages out to 871 cans used annually by each U. S. family.

Newest development in cans and canning is the preservation of foods by means of nuclear energy. Researchers already have established that the use of gamma rays and high energy electrons, in place of heat or antibiotics for retardation of food spoilage, is feasible. Research is presently centered on reducing refrigeration requirements and food losses and on improved control of food-borne diseases.

Inventor Durand probably never envisaged all that would develop from his modest patent, much less the sesquicentennial prospect that someday his genius may help sustain life in outer space. ⊙

THEY PUT LAW BREAKERS AT BAY

Trained dogs are proving to be a tough deterrent power against mounting U. S. crime.

ON A RECENT DARK NIGHT in Baltimore, a gang of young toughs was shouting threats while surrounding two policemen. The officers radioed for help, and soon a single patrolman arrived, accompanied by a big, well-trained German shepherd police dog. The dog bared its teeth and growled a warning, whereupon the mob quickly scattered.

This is just one of hundreds of incidents to the credit of Baltimore's K-9 Corps. In the past four years, the 50 German shepherds have assisted in solving murders, disarming dangerous criminals, breaking up street fights, locating lost children and other feats too numerous to mention.

Inspector Leo T. Kelly, chief of the Baltimore police, considers the dogs excellent deterrents to crime, particularly in the more troublesome areas of the city. The number of robberies, burglaries, muggings and purse-snatchings has dropped considerably since the dogs were enlisted. Kelly feels that the psychological effect policemen and trained dogs have on lawbreakers is invaluable and resultful.

In one case a holdup suspect, trapped by police in an abandoned building, shot himself in the head after police had threatened to turn a police dog loose.

Since Baltimore organized its K-9 Corps in 1956, other cities have done likewise, including Washington, D. C.; St. Louis; Philadelphia; Houston; Pittsburgh; Minneapolis; Salt Lake City; and Springfield, Missouri.

Nationwide the dogs are being put on the anti-crime team in the toughest of testing times. Both the insurance industry and law enforcement officials are hard pressed to protect the value of lives and property with crime mounting four times as fast as population. FBI Director J. Edgar Hoover has just reported that in 1959 killers took the lives of 8,580 victims in this country, while the value of stolen property

Split second after "attack" command is given by dog's police handler, this four-legged lawman springs into action, seizing the gun hand of assailant. Dog's grip will loosen when the officer gives "release" command.

Chicago's American

This snarling candidate for K-9 Corps offers what could be described as police dogs' typical greeting to lawbreakers. Patrolman here is being shown the proper handling technique by an expert trainer who conducts canine training program.

amounted to more than $500 million. Almost half of this loss was never recovered.

Results of 10 years of experimenting with various breeds of dogs by the London, England, police disclosed that German shepherds are the most satisfactory. Dogs were tested in tracking, crowd control, searching of buildings, agility and obedience. European countries have been using dogs in police work for many years. Trainers from Great Britain and Germany are helping organize our U. S. police dog programs.

Dogs chosen for this work—usually males between 9 and 30 months of age—are given a physical examination and tested for temperament, for they can be neither too shy nor too aggressive. If a dog passes this preliminary testing, it is put on a 14-week training program in which it is drilled on basic obedience and tested for gun shyness. One of the most important phases of the training is teaching the dog to attack only upon command of his handler and to release his victim immediately when told.

Officers who volunteer for the K-9 Corps go through the entire training course with their dogs. The officers are carefully screened, for the success of man-dog teams is almost completely dependent upon the handlers' ability.

Most cities with K-9 patrols require that the men house and feed the dogs—at the departments' expense—in their homes. Because of this arrangement, the families of the men must be willing to accept the dogs into their households. The importance of this willingness was magnified recently when the wife of a patrolman requested that her husband be relieved of his duties. Her complaint: He was showing the dog more affection than he was showing her.

Once the patrolman and dog have finished their training they are assigned a beat. Most of the K-9 teams walk, but some do their patrolling in squad cars. Specially equipped autos with a screen separation between the drivers and the dogs are used. These motorized teams are especially effective when help is needed in distant parts of a city. Again, the psychological effect of a dog springing from a patrol car is enough to make any criminal wish he was safely behind bars. Captured lawbreakers often admit that they are more fearful of a police dog's jaws than of a patrolman's gun.

Despite the success of trained dogs in police work, there are many cities where officials frown on their use. In most instances, however, it is not a problem of expense. Each dog, after the initial cost of training, needs about $200 annually for food, shelter, refresher training courses and miscellaneous expenses.

Some police officials fear that the dogs might attack the wrong person. This can and has happened. In one case, detectives and a K-9 patrol team were hunting a burglar. The dog overlooked the fugitive, hiding under a truck, but when a detective spotted the man and proceeded to pull him out, the dog attacked—the detective! That city discontinued the use of dogs.

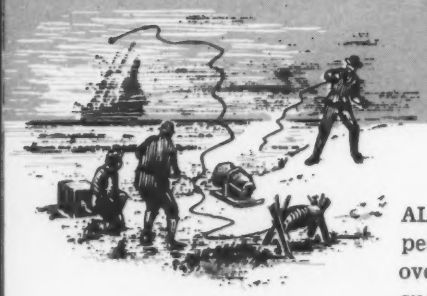
Such accidents point to poor training on the part of the police department. Deputy Chief of Police Archie M. Winfree of Washington, D. C., maintains that liability insurance on a well-trained police dog is a much better risk than on an unpredictable pet. The police dog, Winfree explains, should be taught that his actions must be justified before attacking anyone.

And when the well-trained police dog does go into action he can soon pay for himself—and win public acclaim. According to FBI figures for 1959, there was a robbery every seven minutes with an average value loss of $233; a burglary every 46 seconds, average value loss $186; one serious larceny each minute, average loss $76; and one auto theft every two minutes, loss $829.

All the perpetrators of these crimes may never be brought to bay, but the dogs have demonstrated they are game to try. ⊙

CENTENNIAL OF A SEA SAGA

To cope with shipping losses, mutual insurance launched an idea now grown into a U. S. business giant.



ALL THE WORLD was at peace. Underwater and overocean striking power, such as atomic submarines and Polaris missiles, was not even out of the Jules Verne stage. But an average of 35 American ships were coming to grief every month. Annual loss of American life at sea was estimated at 1,500, while the value in lost ships averaged $1.5 million a month. The sea alone was something to be reckoned with. Old-fashioned storms, uncharted and unmarked waters, primitive navigation and pounding waves were taking a ruinous toll in shipping piled up on the coasts of the U. S., England and France. Worse, marine salvage was a wide-open pirates' field day for freebooting crews known as "wreckers."

That was in 1860. And when the inflationary effect of those mounting marine losses created an intolerable pressure on insurance premium rates, mutual insurance moved in under the aegis of the Board of Marine Underwriters of New York City. Presidents of seven mutual marine insurance companies and the vice president of an eighth met on that historic May 11, 1860, to organize salvage operations on a businesslike basis and to select and set up in business a man who could do the job.

Thus was founded a marine salvage organization which this year celebrating its centennial as the expanded seven-industry corporation known as Merritt-Chapman & Scott. Marine salvage now is only one branch of the corporation's many interests. But those salvage operations are still in the best traditions of mutual insurance—to prevent losses and produce protection at cost. And the purpose of the founding mutual-insurance fathers is still symbolized by the famous M-C&S insignia, a ship's flag, rectangular with a galloping black horse on a field of white, signifying, "Help Is on the Way."

→ In this rescue during the abnormally busy '59 season, the salvage vessel *Cable* (on horizon) has put out the beach gear preparatory to refloating the freighter *Habana* off Florida Keys.

→ A valuable grain cargo and the freighter *Barbara Frietchie* are at stake as M-C&S's *Cable* refloats the ship here stranded off the Little Bahama Bank in the Bahama Islands last year.

Refloating the capsized liner *Normandie* was said to be the greatest salvage epic in history. It required pumping out an estimated 15,000 tons of mud, plus special skills of the Merritt crewmen.

"Merritt" in the corporation name is for Captain Israel J. Merritt, chosen by the mutual marine insurance underwriters that May day of 1860 to bring order out of the piratical marine salvage business. His resources included one marine salvage schooner and a wealth of know-how accruing from his having gone to sea at 15 and taking command of a schooner at 20. He added "Chapman" to the enterprise in 1897 when the Merritt Wrecking Organization merged with William E. Chapman's Derrick & Wrecking Company. Then in 1922, again with the blessing of marine insurance underwriters, Captain Thomas A. Scott, Jr., combined the talents, equipment and crews of the T. A. Scott Company with those of Merritt-Chapman, thereby establishing the corporation name as it is known today.

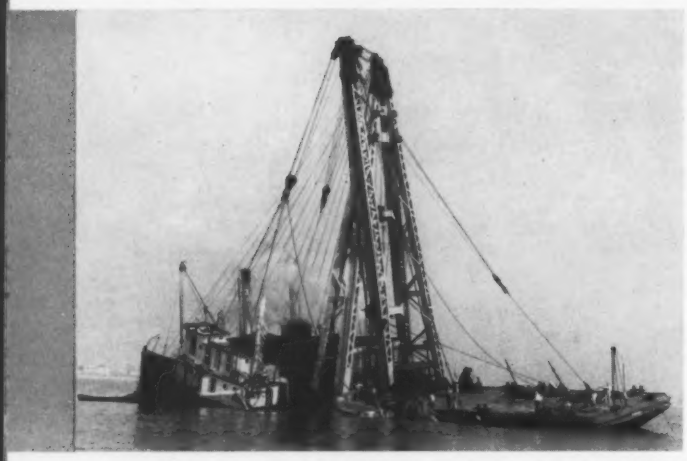
Through those years, both the fame and the performance of the enterprise grew, along with the corporate name.

Today the company is renowned for such feats as the foundations for the Mackinac Bridge (JOURNAL OF AMERICAN INSURANCE, April, 1959) and *NS Savannah*, the world's first nuclear-powered, passenger-cargo ship. With such construction deeds as these, the past 10 years have been the period of greatest growth for Merritt since its founding as a marine salvage organization a century ago.

Epical in the pioneering and performance of M-C&S salvage operations was the refloating of the liner *Normandie* in the New York harbor in 1942. That was only one of 498 major rescue missions undertaken and managed by M-C&S for the U. S. Navy during World War II. Those missions saved cargoes and ships worth almost $700 million.

Since the end of World War II, the company has had more than 1,000 salvage missions, with the value of ships and cargo estimated in the range of several billion dollars.

A burning, abandoned inferno at sea, Norwegian *Black Gull* was towed to New York harbor with the eventual salvage of 260 tons of tin and zinc and 150 tons of castor oil. Ship went to scrap pile.



Raising the foundered fishing vessel, *Sea Girt*, by M-C&S's *Monarch* off the New Jersey coast in 1959 was routine, but Merritt early pioneered in making marine salvage history.

Centennial of a Sea Saga

Today, whatever or wherever the mission, M-C&S has ready four salvage vessels. One at San Pedro, California, is operated under contract for the U. S. Navy. The others are based at Staten Island, New York; Key West, Florida; and Kingston, Jamaica, West Indies.

Manning the company's marine salvage division is a force of approximately 200 employees, including personnel in the division's New York City headquarters. And protecting the value of property and lives in this vast and hazardous business is a carefully planned insurance program, including liability, property and accident coverages on vessels, machinery and personnel.

Each M-C&S salvage vessel carries insurance of $50,000 per accident, $100,000 aggregate. These amounts, however, can vary greatly according to the type of operation in which the vessel is engaged. Salvage operations are protected with insurance of $500,000 per person and $1.5 million per accident. In special cases this has been increased to as much as $2 million.

In keeping with the loss-prevention principles of mutual insurance, salvage vessels and their crews are under a strict safety program, including such normal marine routines as lifeboat and fire drills, as well as constant reacquaintance of the crews with the special safety requirements of marine salvage work. M-C&S has had an outstanding accident-prevention record during the past several years, with very few minor injuries and only one disabling accident on all its vessels.

"Vessel" hardly portrays the leviathan scale and the accident potential of a ship such as M-C&S's *Curb*, stationed at Staten Island, New York, and typical of the company's other salvage ships. It is the equivalent of a floating construction warehouse carrying in its hold a complete inventory of equipment ranging from a carefully indexed supply of nuts and bolts to a ½-cubic-yard concrete mixer. Such a typical salvage vessel was originally built at a cost of $2¼ million in 1943 and carries aboard salvage equipment valued substantially in excess of $100,000.

At her base, the *Curb* is on round-the-clock alert and can cast off within two hours ready to handle any type of marine emergency and to fabricate anything the situation may require.

Answering a distress call, the *Curb* has a range of 5,000 miles at 15 knots and a range of 9,000 miles at 12 knots. She is 213 feet, 6 inches long over-all, is powered with four Diesel-electric engines providing a total of 3,000 shaft horsepower to twin screws, and has electronic equipment including radio, radar, loran, radiotelephone, echo fathometer and radio direction finder.

At the scene of a disaster, the *Curb* can put into action a special salvage crew of 15 that is additional to her regular operating crew of 26. The salvage crew includes a salvage master, a salvage foreman diver, diver's tender, one or more pump engineers, carpenter and "wreckers," as specialized salvage workers are still known.

Now Largest Salvor in Western Hemisphere

Missions involving the saving of stricken ships and cargo, the rescue of vessels that have run aground, towing and escort service, emergency repairs at sea and removal of navigation hazards may send the *Curb* or one of the other M-C&S vessels ranging through the Atlantic, Pacific, Caribbean or the Gulf of Mexico, for the company has become the largest salvor in the Western Hemisphere. Maritime salvage long since has ceased to be the amateurish, sometimes larcenous, often ghoulish free-for-all that it was 100 years ago. For that the world of 1960 pays centennial honor to the memory of Captain I. J. Merritt, to his successors and to the mutual marine insurance leaders who conceived the service and picked the right man to make lasting history in the job. ⊙

RINEHART OF ALABAMA

Superintendent of Insurance Edmon L. Rinehart of Alabama, whose department grossed $7.5 million in insurance revenue.

ABUNDANT NATURAL resources, thriving industries and proud citizens are the threefold endowment of the state of Alabama where Edmon L. Rinehart has served as insurance superintendent since January '59.

Alabamans are proud of Mobile, bustling port city, and Birmingham, the industrial leader of the South. They're just as proud of the many historic landmarks which dot the state as they are of the scenic wonders and natural recreational areas.

Huge colonial mansions that once housed Alabama's aristocracy are now, for the most part, public and private show pieces. Alabamans these days prefer living in ranch-type and bi-level homes which better suit their needs.

Once a predominantly agricultural state, Alabama has of late joined the industrial ranks—and not halfheartedly. For example, the first seven months of this year witnessed a new capital investment in industry that equalled the total of last year and doubled 1958's total. The steel industry was attracted to Alabama by the wealth of iron ore, coal and limestone deposits in the Birmingham area. A great portion of this ore passes down the Alabama waterways and out through Mobile, the country's ninth leading port. Major plants are being located on barge channels to take advantage of the nation's greatest mileage of inland waterways.

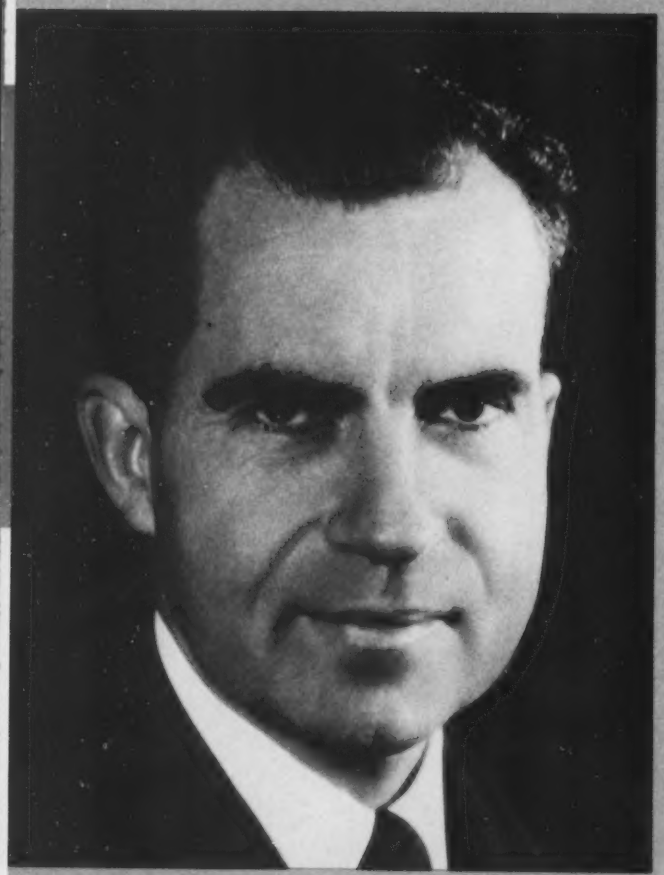
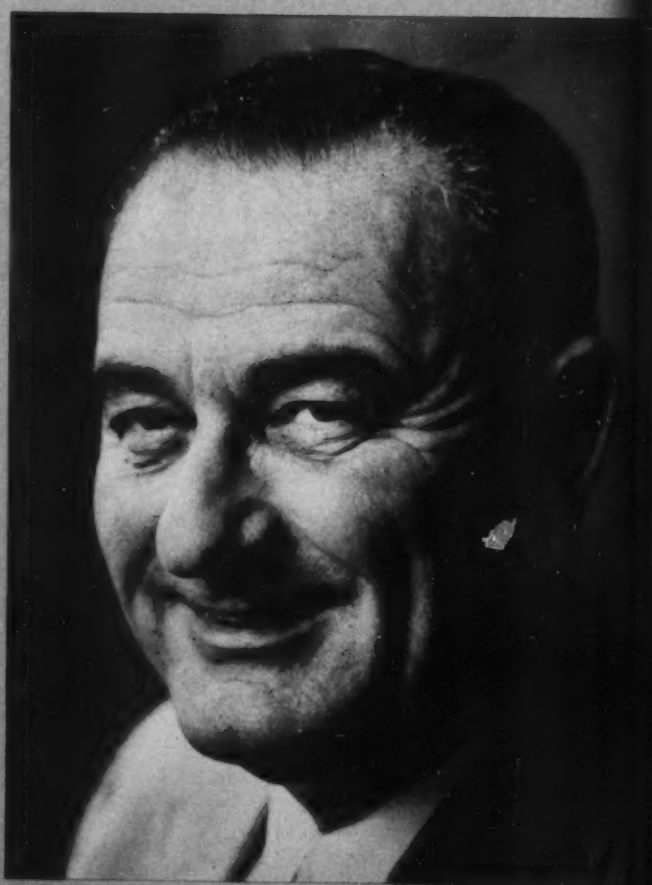
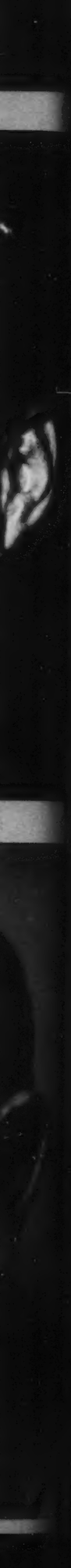
In addition to its vast complex of rivers, Alabama has a man-made network of highways that is second to none. The state's interstate highway construction program is keeping pace with the need for more and better roads. Currently nearly 1,000 miles are under construction.

Growing with this booming southern state is its insurance industry, under the direction of Superintendent Rinehart. There are presently 726 insurance companies doing business in Alabama, with total assets amounting to $114 billion. Alabama received more than $7.5 million in total taxes and fees from the insurance industry for the fiscal year ending June 30, 1960.

During 1959, thirteen fire and casualty companies were newly licensed in Alabama. That many more were added during the first seven months of this year.

Since taking office on January 19, 1959, Superintendent Rinehart has been elected Zone 3 representative on the Executive Committee of the National Association of Insurance Commissioners (1960-61). He received his AB degree in 1942 from Princeton University and his LLB degree from Harvard University Law School. Prior to his appointment to his present post, Rinehart served as confidential assistant to the state's securities commissioner and as an assistant state attorney general in the criminal division.

During World War II, Rinehart was commissioned a second lieutenant, serving in North Africa, Sicily and Italy. He was a prisoner of war from January, 1944, to January, 1945. He was released from active duty in December, 1945, with the rank of first lieutenant. In 1951 he was recalled and served as legal officer in the staff judge advocate's section in Frankfurt, Germany. Rinehart's present military rank is captain.

Superintendent Rinehart feels that his state's insurance industry has prospered along with the state, offering the industry an opportunity to look forward to the future with confidence but without complacency. ⊙

Cargo ships from all parts of the world move through the Port of Mobile, one reason for the state's industrial vitality.